FIG. 1

Lender Insurer Transaction Processing System — 10

Communication Network — 20

Bailiff Recovery Agent Computer — 31
Appraisal Agent Computer — 32
Sales Agent Computer — 33
Escrow The Agent Computer — 34
Attorney Computer — 35
Property Management Computer — 36
Receiver/Trustee Computer — 37
Real Estate Computer — 38
Insurance Computer — 39
Collection Agency Computer — 40
Lender Computer — 41
Government Agency Computer — 42
Other Computer — 43
Dealer / Broker Computer — 44

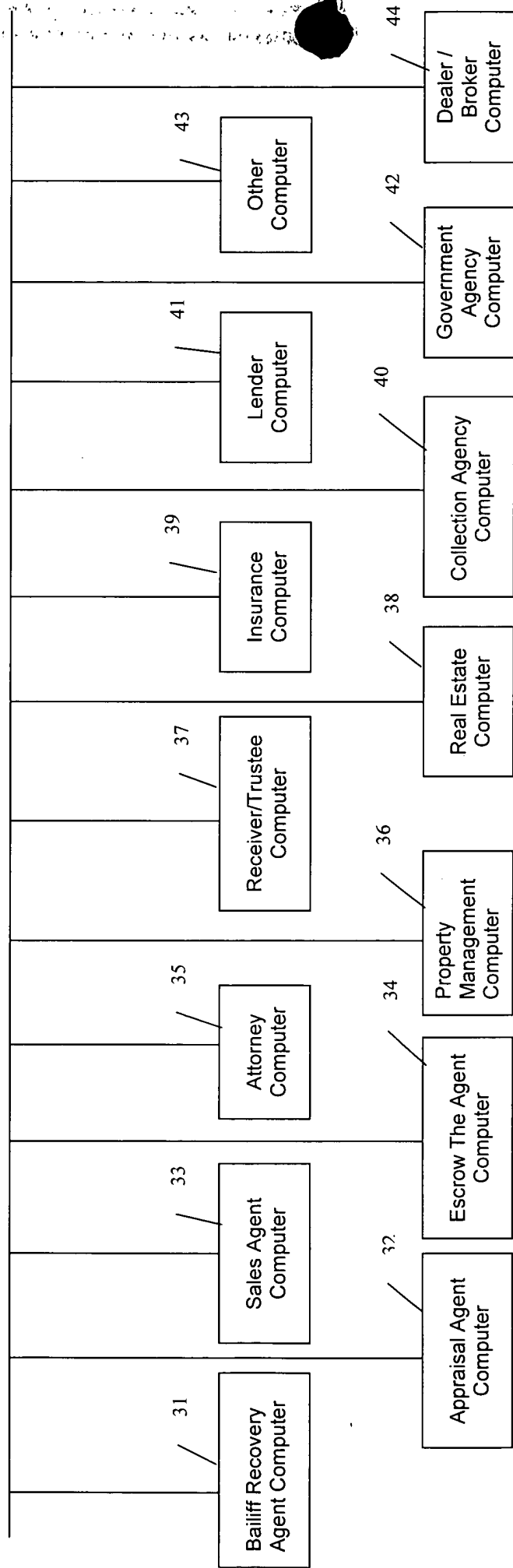| 110	115	125	135	140
145	150	155	160	165
170	175	180	185	190

195

101

100

CPU
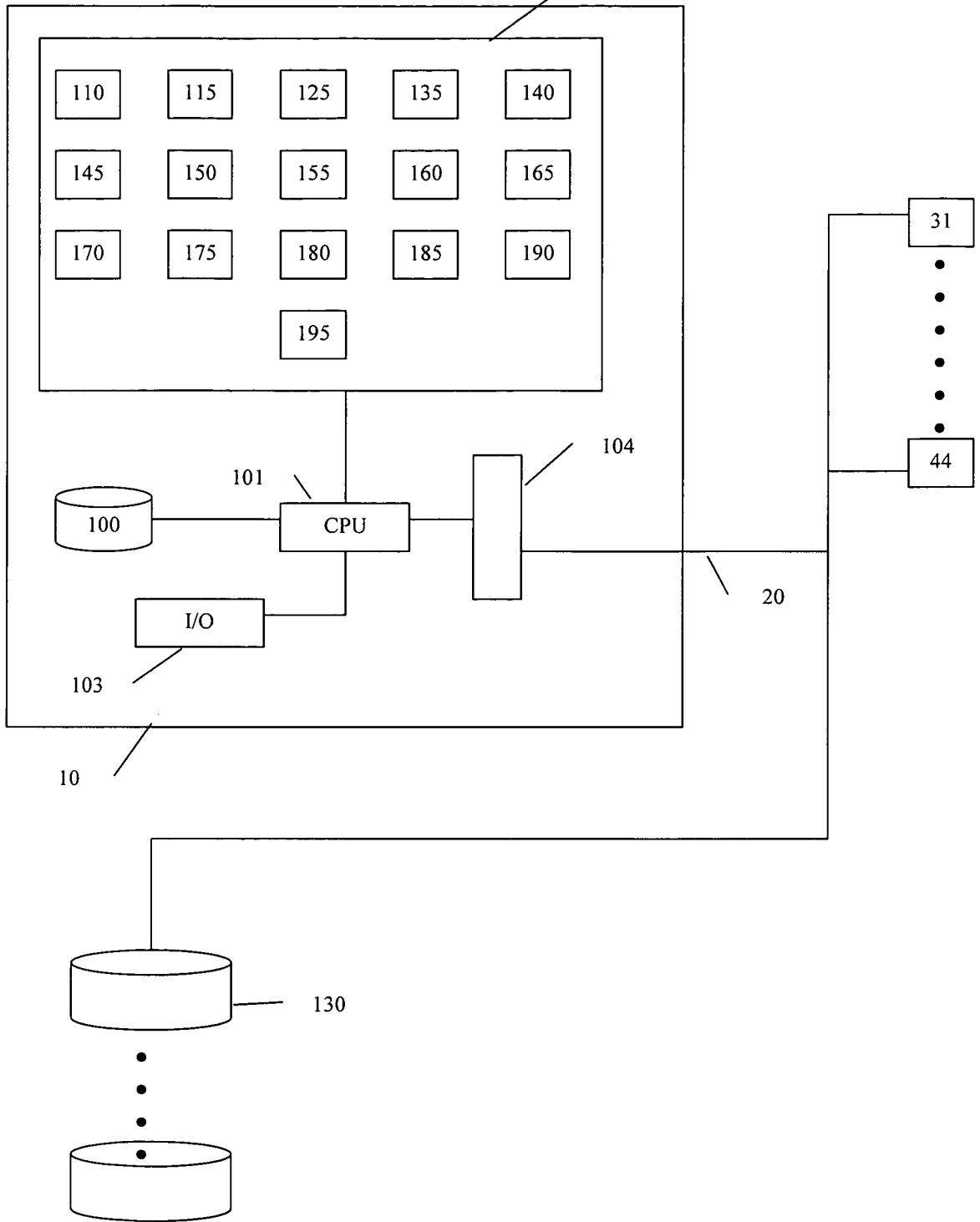
104

I/O

103

10

20

31

44

130

FIG. 2

3010

Receive Transaction
Information

3020

Add transaction information to
central repository

3030

Identify default condition and
assign agent(s) for recovery
process

3040

Automated coordination of
recovery process via central
repository

FIGURE 3